

A M E N D M E N T S   T O   T H E   C L A I M S

1 – 48. (CANCELLED)

49. (CURRENTLY AMENDED) A method, comprising:  
determining a first value for a parameter of a credit account;  
determining a second value for the parameter;  
calculating, by a processing device, a payment, wherein the payment is  
based on a modification of the parameter from the first value to the second value;  
and

providing an offer to a customer associated with the credit account, wherein  
the offer comprises an offer to provide the payment to the customer in exchange  
for if the customer agrees agreeing to the modification of the parameter from the  
first value to the second value.

50. (PREVIOUSLY PRESENTED) The method of claim 49, further  
comprising:

receiving a customer acceptance of the offer.

51. (PREVIOUSLY PRESENTED) The method of claim 50, further  
comprising:

providing the payment to the customer; and  
modifying the account parameter from the first value to the second value.

52. (PREVIOUSLY PRESENTED) The method of claim 51, wherein an indication of the first value of the parameter of the credit account associated with the customer is stored in a record of a parameter database and where the step of modifying the parameter comprises:

substituting the second value for the first value in the record of the parameter database.

53. (PREVIOUSLY PRESENTED) The method of claim 52, wherein the value of the parameter as stored in the record of the parameter database is used to calculate an amount owed by the customer for activity on the credit account.

54. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the account parameter comprises one of an interest rate, a time period of the interest rate, a monthly minimum payment, a credit limit, a grace period, a payment amnesty, and a late fee.

55. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the second value is selected based on information associated with the customer associated with the credit account.

56. (PREVIOUSLY PRESENTED) The method of claim 55, wherein the customer information comprises a customer rating.

57. (PREVIOUSLY PRESENTED) The method of claim 56, wherein the customer rating is based on at least one of a past payment history for the credit account, information obtained from a credit reporting agency, and an income of the customer.

58. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the step of calculating the payment comprises:

calculating a payment, wherein the payment is based on the modification of the parameter from the first value to the second value and

information associated with the customer associated with the credit account.

59. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the second value of the parameter is more favorable to a credit account issuer associated with the credit account.

60. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the second value of the parameter is more profitable to a credit account issuer associated with the credit account.

61. (CURRENTLY AMENDED) An apparatus, comprising:

a storage device; and

a processor in communication with the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

determine a first value for a parameter of a credit account;

determine a second value for the parameter;

calculate a payment, wherein the payment is based on a modification of the parameter from the first value to the second value; and

provide an offer to a customer associated with the credit account, wherein the offer comprises an offer to provide the payment to the customer in exchange for if the customer agrees agreeing to the modification of the parameter from the first value to the second value.

62. (CURRENTLY AMENDED) A medium encoded with a program for implementing a method, said program for directing a device to perform the steps of:

determining a first value for a parameter of a credit account;

determining a second value for the parameter;

calculating, by a processing device, a payment, wherein the payment is based on a modification of the parameter from the first value to the second value; and

providing an offer to a customer associated with the credit account, wherein the offer comprises an offer to provide the payment to the customer in exchange for if the customer agrees agreeing to the modification of the parameter from the first value to the second value.

63 - 79. (CANCELLED)

80. (CURRENTLY AMENDED) A method, comprising:  
determining a current value for a parameter of an existing credit account,  
in which the existing credit account is associated with a customer;  
determining a value for the parameter that is not the same as the current  
value;  
calculating, by a processing device, a payment;  
providing an offer to the customer,  
in which the offer comprises an offer to provide the payment to the customer  
in exchange for if the customer agrees agreeing to the modification of the  
parameter from the current value to the value that is not the same as the current  
value;  
receiving an indication that the customer agrees to the modification; and  
providing the payment to the customer after receiving the indication.